



Welcome To TRICARE University



Navigation

Please use the arrows on your keyboard or the tabs located on the right side of the module to advance each slide.





Certificate

- **You may print your own certificate of training at the end of this course**
- **If additional assistance is needed, please contact the TRICARE University registrar at 703-681-1770**





Thank You and Enjoy the Course!





TRICARE Reserve Select Online Public Course



Module Objectives

After this module, you should be able to:

- Identify who is eligible for TRICARE Reserve Select (TRS) coverage
- Describe TRS coverage and benefits
- Explain the qualification requirements
- Outline TRS enrollment/disenrollment processes
- State how the TRS benefit works with other TRICARE benefits



TRICARE Reserve Select

- TRICARE Reserve Select (TRS) is a premium-based health plan available for purchase by qualified members of the National Guard/Reserve who are members of the Selected Reserve
- The National Guard/Reserve Component organizations include:
 - Army National Guard
 - Army Reserve
 - Navy Reserve
 - Marine Corps Reserve
 - Air National Guard
 - Air Force Reserve
 - US Coast Guard Reserve



Programs Not Available with TRS

The following programs are not available under TRS:

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Prime Remote for Active Duty Family Members
- TRICARE Overseas Program Prime
- TRICARE Global Remote Overseas
- TRICARE Prime Remote in Puerto Rico
- TRICARE Reserve Family Demonstration Program (and its successor program, including waiver of deductibles and higher payments to providers)
- Extended Care Health Option (ECHO)
- Uniformed Services Family Health Plan



TRS Coverage

- TRS offers comprehensive health coverage similar to TRICARE Standard and TRICARE Extra, in stateside and overseas regions
- TRS coverage includes:
 - Urgent and emergency care including ambulance services
 - Family health care
 - Obstetrics, gynecology, and maternity services
 - Clinical preventive services including health screening and immunizations
 - Behavioral health care including partial hospitalization and residential treatment
 - Annual eye examinations
 - Durable medical equipment (DME) and supplies
 - Ancillary services such as laboratory and radiology
 - Prescription drug coverage



Access to Care

- With TRS, the beneficiary can access care from any TRICARE-authorized provider without a referral
 - Some services will require prior authorization and beneficiaries should verify with their regional contractor if a service requires a referral
- Beneficiaries may use a network or non-network provider, but may have more out-of-pocket expenses when using a non-network provider
- Beneficiaries may also receive care at a military treatment facility (MTF) on a space-available basis
 - MTF appointments are limited and TRS beneficiaries will be assigned the lowest priority for receiving MTF care



Qualifying for TRS Coverage

- National Guard and Reserve members may qualify to purchase TRS coverage if they are:
 - A member of the Selected Reserve of the Ready Reserve
 - Not eligible for or enrolled in the Federal Employees Health Benefits (FEHB) program
 - If a Guard/Reserve Member becomes eligible for or enrolls in the FEHB program, they are no longer eligible for TRS
- The Reserve Component will validate the member's qualifications to purchase coverage and record this information in Defense Enrollment Eligibility Reporting System (DEERS)
- For assistance with TRICARE Reserve Select eligibility and the TRS request form, National Guard/Reserve members must contact their Service/Reserve Component personnel office or Service point of contact



Purchasing TRS Coverage

- TRS offers two types of coverage:
 - TRS **member-only** coverage
 - TRS **member and family** coverage
- To purchase coverage, members can:
 - Log on to the Guard/Reserve Web Portal at:
www.dmdc.osd.mil/appj/trs/index.jsp
 - Select “Purchase Coverage,”
 - Beneficiaries will be asked to confirm if they are eligible for the FEHB program
 - Beneficiaries will then be guided through the process of selecting a start date and electing which family members to enroll
 - Print and sign the completed TRS Request Form (DD Form 2896-1), then mail the form, along with the first month’s premium payment, to the regional contractor where the beneficiary resides



TRS Coverage Effective Date

- The procedures for determining the effective date of coverage are specified under four categories:
 - Continuation of Coverage
 - Open Enrollment
 - Survivor Coverage
 - Qualifying Life Events (QLE)



Continuation of Coverage

- Qualified members may purchase TRS coverage and have it begin effective immediately after termination of another TRICARE program (such as TAMP)
- The TRS request must be either received in the TRICARE Service Center or postmarked no later than 60 days after the termination of other TRICARE coverage



Open Enrollment

- Open enrollment for TRS is continuous and a qualified member may purchase coverage throughout the year
- If the form and premium payment are received (or postmarked) by the last day of the month, TRS coverage is effective either the first day of the next month, or the first day of the month after (if so indicated on the TRS request form)



Survivor Coverage

- If a member of the Selected Reserved dies while covered under TRS, the family member(s) may purchase or continue TRS coverage for up to six months beyond the date of the member's death
- **If TRS Member and Family Coverage was in effect on the date of the member's death:**
 - DEERS will automatically transfer covered family members to TRS survivor coverage for six months from the date of the member's death
 - Defense Manpower Data Center will issue letters to survivors advising them of their continued coverage and their option to terminate coverage by completing a TRS request form



Survivor Coverage

- **If TRS Member-only Coverage was in effect on the date of the member's death:**
 - DEERS will terminate coverage effective the date of death
 - Eligible family members may purchase coverage by completing a TRS request form
 - The TRS request form must be either received in the TRICARE Service Center or postmarked no later than 60 days after the date of death of the Selected Reserve member



Qualifying Life Events

- A qualified National Guard/Reserve member may purchase TRS coverage in connection with a Qualifying Life Event (QLE) that results in a change of family composition
 - Members need to report all changes in family composition to a military personnel office to update DEERS records
- The new coverage is effective on the date the QLE occurred, as long as the request is received within 60 days of the event



Qualifying Life Events

- Members must send the appropriate premium amount, based on the QLE (member only or member-and-family coverage)
- The following QLEs will be processed:
 - Marriage
 - Divorce or annulment
 - Death of a spouse or family member
 - Last family member becomes ineligible (e.g., child ages out)
 - Birth or adoption of child
 - Placement of a child in the legal custody of the member by court order



Newborn/Adopted Child Coverage

- TRS member-only coverage:
 - Newborns are not automatically covered
 - The member must enroll their newborn in DEERS within 60 days of birth/custody and submit the TRS request form no later than 60 days after the date of birth/custody
- TRS member-and-family-coverage:
 - The Guard/Reserve member's newborn/adopted child is automatically covered for 60 days from birth/custody
 - Children can continue TRS beyond the first 60 days with no break in coverage as long as:
 - The member registers the newborn/adopted child in DEERS
 - The TRS request form is either received by the regional contractor (or postmarked) no later than 60 days after the date of birth/custody



TRS Costs: Premiums

- TRS enrollees are responsible for:
 - Monthly premiums
 - Annual deductibles
 - Cost Shares
- Premium payments are due in advance and will apply to coverage for the following month of coverage
- Monthly premiums are subject to change on an annual basis, as reflected below

Monthly Premiums		
Type of Coverage	2009 Rates	2010 Rates
TRS member-only	\$47.51 per month	\$49.62 per month
TRS member-only	\$180.17 per month	\$197.65 per month



TRS Costs: Deductibles/Cost Shares

- The government shares the cost for covered services with beneficiaries only after the deductible has been met

Annual (Fiscal Year) Deductibles		
Sponsor	Individual Deductible	Family Deductible
National Guard/Reserve member: rank E-1 to E-4	\$50	\$100
National Guard/Reserve member: rank is E-5 and above	\$150	\$300

- After the deductible is met, the member/family pays a cost-share (or percentage)

Type of Provider	Outpatient Cost Share
Network Providers	15% of the negotiated rate
Non-Network Providers	20% of the TRICARE allowable charge



Inpatient Costs and Catastrophic Cap

Inpatient Costs

Inpatient Costs (Deductibles are not applied to inpatient services)	
Civilian inpatient cost share	Per diem or \$25 per admission, whichever is greater. Inpatient care at a Military Treatment Facility (MTF) has a co-pay of \$16.30 per day. No separate cost share for separately billed professional charges
Civilian inpatient mental health	Per diem or \$25 per admission, whichever is greater. Inpatient care at an MTF has a co-pay of \$16.30 per day. No separate cost share for separately billed professional charges

Catastrophic Cap

- The catastrophic cap is the maximum amount a beneficiary pays out-of-pocket for TRICARE-covered services/supplies in a fiscal year
- Payments counted towards the catastrophic cap are deductibles, cost shares, and prescription co-payments

TFC Catastrophic Cap

\$1,000 per family per fiscal year



Disenrollment

- National Guard/Reserve members will be disenrolled from TRS for the following reasons:
 - Voluntary disenrollment
 - Loss of TRS eligibility
 - Failure to make a payment
 - Gaining other TRICARE coverage



Voluntary Disenrollment

- Guard/Reserve members can request to terminate TRS coverage at any time
- To end coverage, **members should not just stop paying TRS premiums**, but follow the steps below:
 - Log on to the Guard/Reserve Web Portal at:
www.dmdc.osd.mil/appj/trs/index.jsp
 - Complete the TRS Request form
 - Print and mail the completed TRS Request form to the regional contractor
- A one-year TRS purchase lockout will apply to members who voluntarily terminate TRS coverage



Loss of TRS Eligibility

- Sponsors or family members may lose eligibility for TRS coverage for the following reasons:
 - Sponsor or family member becomes eligible for, or covered under the Federal Employees Health Benefits program
 - Sponsor leaves the Selected Reserve
 - Divorce
 - Child reaches age 21 (or 23 if enrolled as a full-time student in college)
- **DEERS Notifications**
 - When a TRS beneficiary (sponsor or family member) loses eligibility at a **date other than the anticipated end date**, a notification will be sent to the contractor, alerting the contractor of the terminated coverage
 - Coverage will terminate as of the date that the beneficiary lost eligibility



Gaining Other TRICARE Coverage

- If a TRS member gains other TRICARE coverage for a period of 30 days or less, TRS coverage will continue unchanged, as long as monthly premiums are paid
- If a TRS member gains other TRICARE coverage for a period of more than 30 days, DEERS will terminate TRS coverage and implement active duty/family coverage
 - Eligible members must re-enroll once the active duty/family coverage ends if they want to resume TRS coverage
- If a TRS member gains other TRICARE coverage via a family member, the member and family members may terminate coverage under TRS without incurring a lockout period



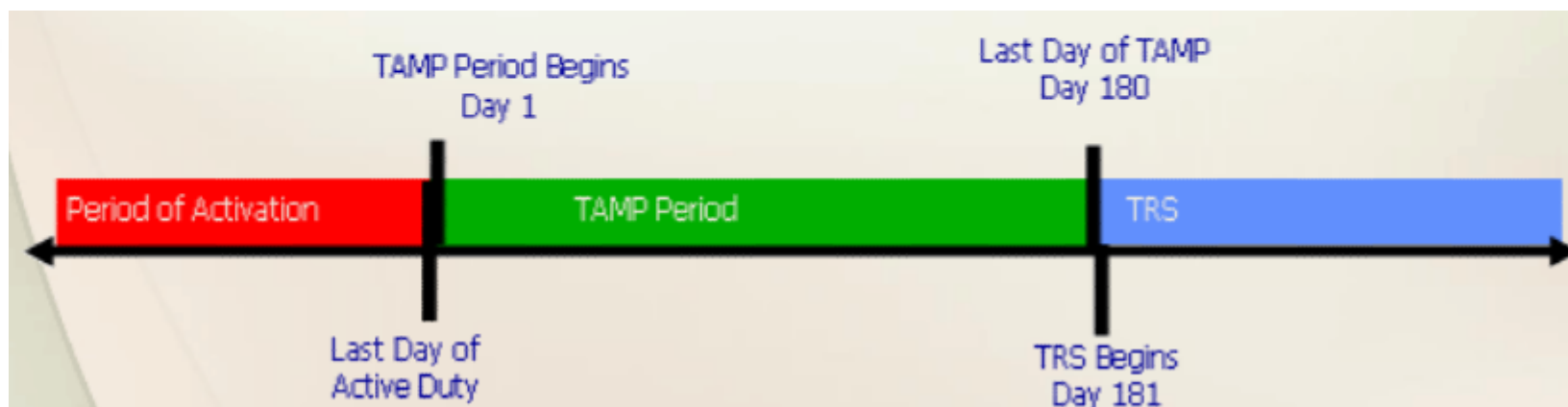
Failure to Make Payments

- Failure to pay monthly premiums will result in termination of coverage
- Beneficiaries are given a 30-day grace period from the payment due date to make a payment
- The effective date of termination is the original payment due date if beneficiaries do not make a payment within the 30 day grace period
- National Guard/Reserve members and family under the delinquent social security number will be locked out for:
 - One year from the effective date of terminations initiated for failure to make payment, **or**
 - Until all overdue amounts are paid in full



Transitioning to TRS

- Transitioning from the Transitional Assistance Management Program (TAMP)
 - TAMP provides 180 days of transitional health care coverage to certain members called to active duty under federal orders for more than 30 consecutive days in support of a contingency operation
 - When purchased, TRS coverage begins the first day after transitional TRICARE coverage (TAMP) ends



Transitioning to TRS

- Transitioning from TRICARE Prime/Prime Remote to TRS
 - The TRICARE Prime benefit ends on the last day of the TAMP period for former service members and their eligible family members enrolled in TRICARE Prime
 - If their Primary Care Manager (PCM) was a TRICARE network provider, they may be able to continue seeing that provider under TRS depending on the provider's patient capacity; however, TRICARE Standard rules apply
 - If the member was enrolled in TRICARE Prime at a military treatment facility (MTF), the member may be able to see their MTF PCM, but only on a space-available basis since TRICARE Prime (and assignment to an MTF PCM) is not available under TRS



Transitioning After TRS

- Transitioning from TRICARE Standard/Extra to TRS
 - National Guard/Reserve members who used TRICARE Standard or TRICARE Extra during TAMP may continue seeing the same provider under TRS
- Overseas
 - The above is also applicable when transitioning from TRICARE Overseas Prime/TRICARE Global Remote Overseas to TRS



Transitioning After TRS

- Eligible beneficiaries may also enroll in the Continued Health Care Benefits Program (CHCBP), following the loss of entitlement to military health care, including TRS
- CHCBP is not a military health plan, but a premium-based health care program that provides a bridge between military health care coverage and civilian health plans
- CHCBP benefits are comparable to TRICARE Standard with the same benefits, providers, and program rules
- Beneficiaries must enroll within **30 days** of the end of TRS enrollment
 - Eligibility for CHCBP runs concurrently with TRS eligibility for 18 months for Recalled Reservists/Guard who were recalled for more than 30 day; therefore interested members should contact the CHCBP administrator to verify eligibility



Contact Information

TRO North

Health Net Federal Services, Inc.
TRICARE Reserve Select Enrollment
PO BOX 870162
Surfside Beach, SC 29587-9762
(800) 555-2605
www.hnfs.net

TRO-South

Humana Military Healthcare Services,
Inc.
PO BOX 105389
Atlanta, GA 30348-5389
(800) 444-5445
www.humana-military.com

TRO-West

TriWest Healthcare Alliance
PO BOX 42048
Phoenix, AZ 85080-2048
(888) TRIWEST
(888) 874-9378
www.triwest.com

TRICARE Overseas

Humana Military Healthcare
Services, Inc.
PO BOX 105838
Atlanta, GA 30348-5838
(800) 444-5445
www.humana.military.com



You Have Completed The TRS Online Public Course

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